

THE CITY OF KNOXVILLE

CIVIL SERVICE JOB ANNOUNCEMENT

Civil Service Department, Suite 569, City County Bldg, 400 Main Street, Knoxville, TN 37902 (865) 215-2106. Web: www.knoxvilletn.gov

2199

Loan Technician

5/09/2017

(Entry-Level and Promotional)

Drug testing may be required

ENTRY-LEVEL SALARY: \$ 31,331 annually

PAY GRADE RANGE: \$31,331 - \$ 45,806 annually (Pay Grade 5)

The City of Knoxville requires as a condition of employment that all newly employed individuals, former employees that have been re-hired, or employees promoted to a new classification will receive their paychecks by way of automatic direct deposit.

Starting and promotional salaries will be determined based upon applicant qualifications and in accordance with Civil Service Merit Board Rules and Regulations.

The City of Knoxville only accepts online applications. To apply, go to <http://www.knoxvilletn.gov/jobs>. **You must complete ALL APPLICABLE SECTIONS of the application. DO NOT LEAVE SECTIONS BLANK SIMPLY BECAUSE THAT INFORMATION APPEARS ON YOUR RESUME. Doing so could result in your application being deemed incomplete.** If you need assistance submitting an application, you may visit the Civil Service office at the address listed above.

The following documents **MUST** be submitted online by **4:30 p.m. on: Friday, May 19, 2017.**

- Completed City of Knoxville Online Application
- Detailed Resume (upload and attach to your online application)
- If you have questions regarding your application or need help applying, please email mbfoster@knoxvilletn.gov before the posting deadline.

JOB DESCRIPTION: Please See Attached Position Description

MINIMUM REQUIREMENTS

Unless stated otherwise, applicants must possess and/or meet the following minimum requirements prior to the application deadline.

- Current City Employees may apply, but must have completed initial Civil Service probationary period and must have received a satisfactory performance rating on their last evaluation to receive promotional preference.
- Graduation from a standard high school or equivalent.
- At least Sixty(60) hours of course work from a CHEA accredited college or university
OR
Two years of experience in responsible clerical accounting work or loan processing.

EXAMINATION

Applicants meeting the minimum qualifications will be scheduled for the written test (100% of final score). Topics on the exam will include: Record Keeping, Accounting and Bookkeeping, Math, Research and Presenting Data, Business English, Communication, and Clerical Duties.

Note: Background checks will be conducted.

AN EQUAL OPPORTUNITY EMPLOYER/DRUG FREE WORKPLACE

The City of Knoxville does not discriminate on the basis of race, color, creed, national origin, sex, religion, age, veteran status, disability, gender identity, genetic information, or sexual orientation in employment opportunities.

POSITION DESCRIPTION

City of Knoxville

Class Title: Loan Technician	Working Title: same	PCN: TBA
	Incumbent: vacant	Created: June 01, 2014 Updated: May 09, 2017

GENERAL DESCRIPTION

Under general supervision, performs a variety of responsible, paraprofessional loan processing, servicing and collection duties. This position also performs administrative support duties within the Housing Division of Community Development.

ESSENTIAL FUNCTIONS

Services a loan portfolio. including activation of new loans, mailing initial payment letters and loan amortization schedules, preparing and mailing monthly loan statements, processing all mortgage payments, preparing payoff amounts, requesting releases from the Law Department when needed, preparing M2 reporter to transmit loan statuses to credit reporting agencies and preparing 1098/1099c forms at year end.

Prepares cash reporting of payments to conform to the City's accounting system.

Balances outstanding loan portfolio monthly.

Prepares monthly reports of loan status, analyzes data to determine problem loans and determines proper process to follow to collect delinquent accounts. Makes daily collections calls. Makes field calls with Finance Supervisor when necessary. Works out payment procedures with loan recipients to bring delinquent accounts to current status. Maintains documentation of collection efforts.

Identifies problem loans that could be brought current through the Loan Modification Program and works with the customer to meet the requirements for this program.

Monitors upcoming foreclosures by superior lien holders, upcoming tax sales, and recommends if action should be taken.

Identifies loans that meet requirements for City foreclosure and makes foreclosure recommendation to the Finance Supervisor, CD Director and the Loan Committee. Works with the Legal Department to initiate proceedings and follows through to sale.

Works with Legal Department on bankruptcy proceedings, including preparing and filing documents. Reviews bankruptcy actions and works with Trustee to obtain payment of loans.

Determines loans that are uncollectable and recommends write off to the Loan Review Committee.

Processes, reviews and makes recommendation on applications for subordinations and assumptions.

Monitors forgivable loans to ensure that all eligibility requirements have been satisfied by borrower prior to the forgiveness date.

Maintains current insurance data on each loan.

Maintains all loan files, including work files and loan document files. Prepare and send files to permanent storage at appropriate time.

Prepares housing reports for meeting.

Provides administrative support for the Housing Section as needed.

Review all newspapers for obituaries, foreclosure notices, and public notices related to active loans.

Monitors Home Rental Projects during affordability period.

Ensures timely completion of Annual Landlord Compliance Report.

Coordinates on-site inspections with Finance Supervisor and Rehabilitation Specialist.

Performs related work as required.

MARGINAL FUNCTIONS

None indicated.

KNOWLEDGE, SKILLS AND ABILITIES

Ability to apply accounting/bookkeeping principles and practices in various business transactions.

Knowledge of basic research methods sufficient to compile and present information from various sources to facilitate comparison, analysis and accessibility.

Knowledge of real estate mortgage processes and procedures.

Knowledge of loan processing and collection procedures.

Knowledge of debt collection procedures and legal implications.

Ability to prepare and maintain accurate records and reports.

Loan Technician (PCN: TBA)

KNOWLEDGE, SKILLS AND ABILITIES(cont.)

Ability to perform general clerical activities such as sorting, filing, indexing, coding, etc.

Knowledge of business English – including grammar, spelling and punctuation – sufficient to prepare various business correspondence and reports.

Ability to orally communicate ideas and information in a clear, concise and courteous manner.

Mathematical skills necessary to perform rapid and accurate calculations.

Knowledge of computer applications sufficient to perform necessary data entry and retrieval, word-processing, manipulate spreadsheets, etc.

Ability to exercise good judgment in evaluating situations and making decisions.

Ability to follow both oral and written instructions in a precise manner.

Ability to accurately type reports, memos and other necessary correspondence at a moderate rate of speed from both rough draft and plain copy.

PHYSICAL REQUIREMENTS

This position consists of primarily sedentary work, requiring the incumbent to exert up to 10 pounds of force occasionally, or a lower amount of force frequently, in order to lift/carry, push/pull or otherwise move objects. The job involves sitting most of the time, but may involve walking or standing for brief periods of time. A description of the specific physical requirements associated with this position is maintained on file in the Civil Service office for review upon request.

MENTAL REQUIREMENTS

Uses relevant principles and procedures to solve practical problems and to deal with a variety of concrete variables in situations where only limited standardization exists. A description of the specific mental requirements associated with this position is maintained on file in the Civil Service office for review upon request.

MINIMUM REQUIREMENTS

Graduation from a standard high school or equivalent.

At least Sixty(60) hours of course work from a CHEA accredited college or university

OR

Two years of experience in responsible clerical accounting work or loan processing.

PREFERRED QUALIFICATIONS

None indicated.